



A33025 - 066680.0111  
PATENT

EFW3624

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Richard Barrington *et al.*  
Serial No. : 09/734,746 Examiner : Wasylchak, Steven R.  
Filed : December 12, 2000 Group Art Unit : 3624  
For : PROCESS, SYSTEM AND FINANCIAL PLANNING ENGINE FOR  
DETERMINING AT LEAST ONE FINANCIAL INDICATOR FOR  
USE IN ACHIEVING A PARTICULAR FINANCIAL GOAL

**RESPONSE TO OFFICE ACTION**

I hereby certify that this paper is being deposited with the United States  
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37,952  
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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated December 1, 2004, please amend the  
above-identified application as follows:

**Amendments to the Claims** are reflected in the complete listing of all claims in  
the application beginning at page 2 of this paper.

**Remarks** begin at page 11 of this paper.